

**PENGARUH KUALITAS PRODUK DAN SDM TERHADAP STRATEGI
PEMASARAN GUNA MENINGKATKAN *FEE BASED INCOME***

by

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ABSTRACT

The purpose of this study were 1) To analyze the effect of product quality to increase fee based income, 2) To analyze the effect of the quality of human resources (HR) to increase fee based income, 3) To analyze the effect of marketing strategies to increase fee based income.

Respondents of this study were employees of Bank BNI 46 Main Branch Office Renon, amounting to 199 people. Collecting data in this study using a questionnaire containing 18 questions, each question using 10 alternative answers. Analysis of the data used to answer the research questions and test hypotheses influence the quality of product, quality of human resources and marketing strategies toward fee-based statistical method is used Structural Equation Modeling (SEM) with AMOS software version 20.

The results showed that: 1) the variable quality of the product and the variable fee based income awakened by a strong theoretical basis and the results showed that there is positive and significant variable fee based income variables 2) the quality of human resources and the variable fee based income has done research with collect data related to these variables and have been analyzed by means of SEM analysis with the results of the study indicate that there is a positive and significant effect of the variable quality of human resources to variable fee based income, 3) there is a positive and significant impact marketing strategy variable to variable fee based income.

Keywords: *quality of product, quality of human resources, marketing strategies and fee-based income*

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